

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:)	
David PINTSOV et al.)	
)	Art Unit: 2624
Serial No.: 10/799,871)	
)	Examiner: David RASHID
Filed: March 12, 2004)	
)	Confirmation No.: 6131
For: SYSTEM AND METHOD FOR)	
AUTOMATIC SELECTION OF)	
TEMPLATES FOR IMAGE-BASED)	
FRAUD DETECTION)	

San Diego, California
March 11, 2008

Mail Stop: RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

RESPONSE TO OFFICE ACTION

This paper, which is timely with the automatic grant of the accompanying Petition for Extension of Time (2-months), is submitted in response to the final Office Action dated November 5, 2007. The following amendments and remarks are submitted for the Examiner's consideration.

A listing of the Pending Claims begins on page 2 of this paper.

Remarks begin on page 7 of this paper.